

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Barry L. Wagner
Linda K. Wagner
Debtor(s)

Case No. 20-01957-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Oct 08, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Barry L. Wagner, Linda K. Wagner, 309 S. Centre St, Philipsburg, PA 16866-1741
5339395	+ First National Bank of Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103-0128
5339398	+ Law Offices of Frederic I. Weinberg, 372 E. Elm St., Suite 210, Conshohocken, PA 19428-1909
5339400	Mount Nittany Medical Center, P.O. Box 1259, State College, PA 16804-1259
5339401	Mr. Cooper, P.O. Box 650783, Dallas, TX 75265-0783
5339402	+ Penn Highlands DuBois, P.O. Box 447, Du Bois, PA 15801-0447
5339404	+ Radius Global Solutions, LLC, PO Box 390905, Mail Code CBK10, Minneapolis, MN 55439-0905
5339405	Subaru Motors Finance, P.O. Box 78058, Phoenix, AZ 85062-8058
5339406	Subaru Motors Finance, Chase, P.O. Box 901037, Fort Worth, TX 76101-2037

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 08 2020 22:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5339385	+ EDI: AMEREXPR.COM	Oct 08 2020 22:58:00	American Express, PO Box 981540, El Paso, TX 79998-1540
5339386	+ EDI: BANKAMER.COM	Oct 08 2020 22:58:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5339387	+ EDI: TSYS2.COM	Oct 08 2020 22:58:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
5339391	+ EDI: CITICORP.COM	Oct 08 2020 22:58:00	Citi/Sears, Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
5339392	+ EDI: CITICORP.COM	Oct 08 2020 22:58:00	Citibank, Attn: Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
5339393	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 08 2020 18:57:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
5339394	EDI: CITICORP.COM	Oct 08 2020 22:58:00	Department Store National Bank/Macy, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040
5339396	EDI: JPMORGANCHASE	Oct 08 2020 22:58:00	JP Morgan Chase Bank, N.A., Attn: Bankruptcy Research Dept, 3415 Vision Dr, Columbus, OH 43219
5339390	EDI: JPMORGANCHASE	Oct 08 2020 22:58:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850-5298
5339388	EDI: JPMORGANCHASE	Oct 08 2020 22:58:00	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850
5339389	EDI: JPMORGANCHASE	Oct 08 2020 22:58:00	Chase Card Services, P.O. Box 15298, Wilmington, DE 19850
5339397	+ Email/Text: PBNCNotifications@peritusservices.com		

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		Oct 08 2020 18:57:00	Kohls/Capital One, Kohls Credit, P.O. Box 3043, Milwaukee, WI 53201-3043
5339399	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 08 2020 19:06:43	LVNV Funding/ Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
5339403	Email/Text: bankruptcynotices@psecu.com	Oct 08 2020 18:57:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
5340246	+ EDI: RMSC.COM	Oct 08 2020 22:58:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5339407	+ EDI: RMSC.COM	Oct 08 2020 22:58:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5339408	+ EDI: RMSC.COM	Oct 08 2020 22:58:00	Synchrony Bank/JC Penneys, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5339409	+ EDI: RMSC.COM	Oct 08 2020 22:58:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
jdb	*+	Linda K. Wagner, 309 S. Centre St, Philipsburg, PA 16866-1741

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
James Warmbrodt	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
John S. Bennett	on behalf of Debtor 1 Barry L. Wagner jbennett@shepleylaw.com
John S. Bennett	on behalf of Debtor 2 Linda K. Wagner jbennett@shepleylaw.com
Leon P. Haller (Trustee)	

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lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Barry L. Wagner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3226

EIN --_-----

Debtor 2

Linda K. Wagner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5386

EIN --_-----

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

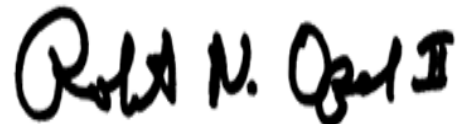
Case number: 4:20-bk-01957-RNO

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Barry L. Wagner

Linda K. Wagner

**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk10/8/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.